I. CLAIM AMENDMENTS

Please amend the claims as indicated in the following listing:

1. (Currently Amended) A programmable apparatus comprising:

> a centralized personal data base in a memory connected to a ~~first~~ server computer~~;~~

> a computer program in the memory, the computer program adapted to cause the

computer to make the centralized personal database ~~being~~ accessible by a consumer having a

basic number and a primary number and accessible to a merchant having the primary number

and a secondary number, the secondary number being associated with a consumer-defined

level of access to the centralized personal data base;

> a network;

> a ~~second~~ consumer computer and a merchant computer connected to the ~~first~~ server

computer by the network;

> wherein the consumer uses the consumer computer, the server computer, the basic

number, and the primary number ~~creates~~ to create an account in the centralized personal data

base ~~using the basic number and the primary number~~;

> wherein the consumer uses the consumer computer, the server computer, the basic

number, and the primary number to access the account in the centralized personal data base

and ~~the consumer can~~ to modify an account data in the account;

> wherein the consumer uses the consumer computer and the server computer to ~~creates~~

create the secondary number and to ~~provides~~ provide the primary number and the secondary

number to the merchant;

wherein the merchant uses the merchant computer, the server computer, ~~uses~~ the primary number and the secondary number to access the account and the merchant is prohibited from modifying the account data in the account.

2. (Currently Amended) The programmable apparatus of claim 1 further comprising synchronization of data between the ~~second~~ server computer and the ~~first~~ merchant computer, said synchronization being a transfer of the account data from the data base to the merchant at a pre-arranged time and a pre-arranged schedule.

3. (Currently Amended) The programmable apparatus of claim 1 further comprising data transmitted from the ~~first~~ server computer to the ~~second~~ consumer computer in response to receipt of a basic number and the primary number by the ~~first~~ server computer~~; and wherein the second computer is a consumer computer~~.

4. (Currently Amended) The programmable apparatus of claim 1 further comprising data transmitted from the ~~first~~ server computer to the ~~second~~ merchant computer in response to receipt of the primary number and the secondary number by the ~~first~~ server computer~~; and wherein the second computer is a merchant computer~~.

5. (Previously presented) The programmable apparatus of claim 1 wherein the data base further comprises a computer implemented process comprising:

    consumer registration with the data base;

    merchant notification of the consumer registration; and

    updating merchant records using information stored in the data base.

6. (Previously presented) The programmable apparatus of claim 1 wherein the data base further comprises a merchant access program comprising:

    instructions for verifying correct entry of the primary number and the secondary

number by the merchant;

       instructions for allowing the merchant to search for information in the account; and

       instructions for allowing the merchant to synchronize the information in the data base

with the merchant's records.

7. (Previously presented) The programmable apparatus of claim 1 wherein the data base further

comprises a secondary number generation program; comprising:

       instructions for consumer access to the account using the basic number and the

primary number;

       instructions for consumer designation of an information to be accessed by the

merchant;

       instructions for creation of the primary number and the secondary number; and

       instructions for transmitting the primary number and the secondary number to the

merchant.

8. (Previously presented) The programmable apparatus of claim 1 wherein the data base further

comprises a registration program comprising:

       instructions for allowing the consumer to register the account with the data base;

       instructions for accepting consumer input of data into the account; and

       instructions for issuing the basic number and the primary number to the consumer.

9. (Previously presented) The programmable apparatus of claim 1 wherein the data base further

comprises a merchant notification program comprising:

       instructions for determining whether the merchant has been added to the data base;

       responsive to a determination that the merchant has not been added to the data base,

instructions for adding a merchant to the data base;

instructions for associating a merchant with data in the account, a primary number,

and a secondary number; and

instructions for sending the primary number and the secondary number to the

merchant.

10. (Previously presented) The programmable apparatus of claim 1 wherein the data base further

comprises a merchant data base.

11. (Previously presented) The programmable apparatus of claim 1 wherein the data base further

comprises a consumer data base.

12. (Previously presented) The programmable apparatus of claim 1 wherein the data base may be

accessed by the consumer using the basic number and the primary number; and wherein the

consumer is the only party who may modify the data in the data base.

13. (Previously presented) The programmable apparatus of claim 1 wherein the data base may be

accessed by the merchant using the primary number and the secondary number; and wherein

the secondary number is unique to the merchant and distinguishes the merchant from a

plurality other merchants.

14. canceled.

15. canceled.

16. canceled.

17. canceled.

18. (Currently amended) A method for remotely providing personal information from a

centralized personal data base comprising the steps of:

using a centralized personal data base website,

registering with the centralized personal data base;

creating an account <u>for a consumer</u> at the centralized personal data base using a basic

number and a primary number;

creating a secondary number <u>associated with a consumer-defined level of access to</u>

<u>the centralized personal data base</u>;

providing a person with the primary number and the secondary number;

wherein the primary number and the secondary number allow the person to access the

account;

wherein the primary number and the secondary number prohibit the person from

modifying the account and

wherein the primary number and secondary number are specific to each individual

person to whom the primary number and the secondary number are provided.

19. canceled.

20. canceled.

21. (Previously presented) The method of claim 18 further comprising a step of selecting

information to be accessed by a combination of the secondary number and the primary

number.

22. (Previously presented) The method of claim 18 further comprising a step of synchronization.

23. (Currently Amended) A computer readable memory comprising:

a computer readable storage medium;

a data base in said computer readable memory;

a computer program stored in said storage medium containing instructions to cause the computer to:

create a centralized personal data base in a first computer, the centralized personal database being accessible by a consumer having a basic number and a primary number and accessible to a merchant having the primary number and a secondary number, the secondary number being associated with a consumer-defined level of access to the centralized personal data base;

connect a second computer to the first computer by a network;

responsive to a first user input of the basic number and the primary number, create an account in the centralized personal data base;

responsive to a second user input of the basic number and the primary number, access the account in the centralized personal data base and permit the first user to modify an account data in the account;

responsive to a third user input of the basic number and the primary number, create the secondary number and provide the primary number and the secondary number to a merchant;   and

responsive to a merchant input of the primary number and the secondary number, providing the merchant with access to the account and preventing the merchant from modifying the account data in the account.

24. (Previously presented) The programmable apparatus of claim 6 wherein the merchant access program further comprises: instructions for allowing a merchant to designate whether the synchronization is immediate or scheduled.

25. (Previously presented) The programmable apparatus of claim 7 wherein the secondary

number generation program further comprises: instructions for consumer designation of an

expiration date for the secondary number.

26. (Previously presented) The programmable apparatus of claim 1 wherein the data base is

accessed through the Internet through a centralized personal data base web site; and wherein

the data base is located in a storage area connected to one or more server computers that may

be distributed in multiple storage areas each of which are connected to one or more server

computers.